

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

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11/27/2017

IN RE:

JANINE MARIE LAFRANCE  
2018 WOODLAWN AVE.  
ERIE, PA 16510  
XXX-XX-3095      Debtor(s)

Case No.13-10382 TPA  
Chapter 13

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**NOTICE OF CLAIMS FILED AND INTENTION TO PAY CLAIMS**

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NOTICE IS HEREBY GIVEN of claims filed and the intention of the Chapter 13 Trustee to pay the claims of creditors named below, in the amounts\* and manner authorized by the terms and provisions of the confirmed Chapter 13 Plan, the order confirming the Plan, and applicable rules.

This Notice is filed as a courtesy, to inform all parties of the claims the Trustee has found in the case . This Notice does not seek authorization to pay claims, as that authorization already exists in the form of plan terms, applicable rules, and confirmation orders. Any party who objects to the allowance of a filed claim must file a formal objection to the claim itself, NOT an objection to this Notice .

This Notice should not be construed as altering the deadlines for filing objections to proofs of claim, as contained in the Federal Rules of Bankruptcy Procedure, the confirmed Chapter 13 Plan, or the order confirming the Chapter 13 Plan. Pursuant to 11 U.S.C. § 502 (a), the claims which have been filed as stated above will be deemed allowed for purposes of distribution and shall be paid unless the debtor or other party in interest has timely objected to the claim, and provided notice of the objection to the Trustee, prior to the claim being paid by the Trustee.

The following claim information is derived from one or more of the following sources : the debtor(s)' Chapter 13 Plan, proofs of claim, and the order confirming the plan. The list does not include claims which have been disallowed, withdrawn, or claims not provided for in the Chapter 13 Plan for which proofs of claim have not been filed. Some of the claims listed on the following pages may have already been fully or partially paid by the Trustee. To determine whether or not any payments have already been disbursed on a claim, please consult the Trustee's web site at [www.13network.com](http://www.13network.com).

\*Unless the Chapter 13 Plan provides for a 100% payment of unsecured claims and is adequately funded to pay 100%, the actual percentage dividend which will be paid to the holders of allowed unsecured claims is not presently known . In accordance with the provisions of the Chapter 13 Plan and local rules, the amount and percentage dividend to which unsecured creditors are entitled will be determined during the Trustee's final audit of this case. An adjustment of the percentage to be paid to the unsecured creditors will be performed after the Trustee has calculated the actual amount of funds available for distribution to unsecured creditors, after determining the amounts needed to complete payments on the secured and priority claims. Notwithstanding the fact that the final calculation will not be done until final audit, the Trustee will distribute funds to unsecured creditors, in accordance with the Chapter 13 Plan and Bankruptcy Code priorities, when and as funds allow.

/s/ RONDA J. WINNECOUR  
RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmech@chapter13trusteewdpa.com

I herein certify that a copy of this notice was served upon the listed creditors of record of this date and the debtor(s) and debtor(s) attorney of record on this date by regular U.S. Mail, postage prepaid, at the address as it appears in the records hereof.

/s/Trustee'sAdministrativAssistant  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmech@chapter13trusteewdpa.com

SEE NEXT PAGE FOR CLAIMS

**CLAIM RECORDS**

<b>CITY OF ERIE</b> 626 STATE STREET ROOM 409  ERIE, PA 16501	Trustee Claim Number:1 INT %: 0.00% Court Claim Number:NCF  CLAIM: 0.00 COMMENT: PD IN FULL/PL*3RD	CRED DESC: MORTGAGE REGULAR PAYMENT ACCOUNT NO.: 2018 WOODLAWN AVE ERIE
<b>PNC BANK NA</b> C/O PNC MORTGAGE ATTN BANKRUPTCY DEPT 3232 NEWMARK DR MIAMISBURG, OH 45342	Trustee Claim Number:2 INT %: 0.00% Court Claim Number:6-2  CLAIM: 0.00 COMMENT: PMT/DECL*473.15/PL@NATL CITY MRTG*DKT4PMT-LMT*BGN 4/13*1ST*AMD	CRED DESC: MORTGAGE REGULAR PAYMENT ACCOUNT NO.: 9122
<b>NATIONAL CITY BANK OF PA</b> 23000 MILLCREEK BLVD LOCATOR # 01-7521  HIGHLAND HILLS, OH 44122	Trustee Claim Number:4 INT %: 0.00% Court Claim Number:NC  CLAIM: 0.00 COMMENT: PD IN FULL/PL*2ND*NT ADR/SCH	CRED DESC: MORTGAGE REGULAR PAYMENT ACCOUNT NO.: 2018 WOODLAWN AVE ERIE
<b>ECMC(*)</b> LOCKBOX #8682 PO BOX 16478  ST PAUL, MN 55116-0478	Trustee Claim Number:5 INT %: 0.00% Court Claim Number:3  CLAIM: 3,500.00 COMMENT: NO NUM/SCH*FR CITIZENSBANK~AES/PHEAA*DOC 30*FR PHEAA*DOC 49	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 3095
<b>ECMC(*)</b> LOCKBOX #8682 PO BOX 16478  ST PAUL, MN 55116-0478	Trustee Claim Number:6 INT %: 0.00% Court Claim Number:4  CLAIM: 5,400.04 COMMENT: NO NUM/SCH*FR CITIZENS BANK~PHEAA*DOC 28*FR PHEAA*DOC 50	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 3095
<b>CREDITECH</b> POB 99*  BANGOR, PA 18013	Trustee Claim Number:7 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: ST VINCENT INSTITUTE	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: ?
<b>US DEPARTMENT OF EDUCATION**</b> DIRECT LOAN SERVICING DEPT POB 5609  GREENVILLE, TX 75403-5609	Trustee Claim Number:8 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: COMB @19	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: ?
<b>ERIE WATER WORKS*</b> 340 WEST BAYFRONT PKWY  ERIE, PA 16507-2004	Trustee Claim Number:9 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: ?
<b>MIDLAND CREDIT MANAGEMENT INC</b> 2365 NORTHSIDE DR STE 300  SAN DIEGO, CA 92108	Trustee Claim Number:10 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: CAP ONE	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: ?
<b>MICHELLE TRUNZO</b> 106 HUNTERS RUN RD  MOON TOWNSHIP, PA 15108	Trustee Claim Number:11 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: NO\$/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: ?

PRA/PORTFOLIO RECOVERY ASSOC POB 12914	Trustee Claim Number:12 INT %: 0.00% Court Claim Number:8	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 6938
NORFOLK, VA 23541	CLAIM: 1,496.15 COMMENT: HSBC*DKT	
RBS CITIZENS NA(*) 1 CITIZENS DRIVE MAILSTOP ROP15B RIVERSIDE, RI 02915	Trustee Claim Number:13 INT %: 0.00% Court Claim Number:1-2	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 9067
	CLAIM: 12,049.97 COMMENT: NO NUM/SCH*AMD	
RBS CITIZENS NA(*) ATTN MORTGAGE PAYMENT PROCESSING* 10561 TELEGRAPH RD GLEN ALLEN, VA 23059	Trustee Claim Number:14 INT %: 0.00% Court Claim Number:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: ?
	CLAIM: 0.00 COMMENT:	
SAINT VINCENT HEALTH CENTER 232 W 25TH ST ERIE, PA 16544	Trustee Claim Number:15 INT %: 0.00% Court Claim Number:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 0500
	CLAIM: 0.00 COMMENT:	
US DEPARTMENT OF EDUCATION** DIRECT LOAN SERVICING DEPT POB 5609 GREENVILLE, TX 75403-5609	Trustee Claim Number:16 INT %: 0.00% Court Claim Number:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: ?
	CLAIM: 0.00 COMMENT: COMB @19	
US DEPARTMENT OF EDUCATION** DIRECT LOAN SERVICING DEPT POB 5609 GREENVILLE, TX 75403-5609	Trustee Claim Number:17 INT %: 0.00% Court Claim Number:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: ?
	CLAIM: 0.00 COMMENT: COMB @19	
US DEPARTMENT OF EDUCATION** DIRECT LOAN SERVICING DEPT POB 5609 GREENVILLE, TX 75403-5609	Trustee Claim Number:18 INT %: 0.00% Court Claim Number:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: ?
	CLAIM: 0.00 COMMENT: COMB @19	
US DEPARTMENT OF EDUCATION DIRECT LOAN PAYMENT CENTER PO BOX 740351 ATLANTA, GA 30374-0351	Trustee Claim Number:19 INT %: 0.00% Court Claim Number:5-2	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 3095
	CLAIM: 53,647.45 COMMENT: NO NUM/SCH*AMD	
US DEPARTMENT OF EDUCATION** DIRECT LOAN SERVICING DEPT POB 5609 GREENVILLE, TX 75403-5609	Trustee Claim Number:20 INT %: 0.00% Court Claim Number:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: ?
	CLAIM: 0.00 COMMENT: COMB @19	
US DEPARTMENT OF EDUCATION** DIRECT LOAN SERVICING DEPT POB 5609 GREENVILLE, TX 75403-5609	Trustee Claim Number:21 INT %: 0.00% Court Claim Number:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: ?
	CLAIM: 0.00 COMMENT: COMB @19	

<b>US DEPARTMENT OF EDUCATION**</b> DIRECT LOAN SERVICING DEPT POB 5609  GREENVILLE, TX 75403-5609	Trustee Claim Number:22 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: COMB @19	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 0001
<b>US DEPARTMENT OF EDUCATION**</b> DIRECT LOAN SERVICING DEPT POB 5609  GREENVILLE, TX 75403-5609	Trustee Claim Number:23 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: COMB @19	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: ?
<b>US DEPARTMENT OF EDUCATION**</b> DIRECT LOAN SERVICING DEPT POB 5609  GREENVILLE, TX 75403-5609	Trustee Claim Number:24 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: COMB @19	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: ?
<b>US DEPARTMENT OF EDUCATION**</b> DIRECT LOAN SERVICING DEPT POB 5609  GREENVILLE, TX 75403-5609	Trustee Claim Number:25 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: COMB @19	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: ?
<b>RJM ACQUISITIONS LLC***</b> 575 UNDERHILL BLVD STE 224  SYOSSET, NY 11791	Trustee Claim Number:26 INT %: 0.00% Court Claim Number:2  CLAIM: 120.27 COMMENT: NT/SCH*NTC-RSV	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 1519
<b>PNC BANK NA</b> C/O PNC MORTGAGE ATTN BANKRUPTCY DEPT 3232 NEWMARK DR MIAMISBURG, OH 45342	Trustee Claim Number:27 INT %: 0.00% Court Claim Number:6-2  CLAIM: 1,584.32 COMMENT: 1982/PL@NATL CITY MRTG*THRU 3/13*1ST*AMD	CRED DESC: MORTGAGE ARR. ACCOUNT NO.: 9122
<b>QUANTUM3 GROUP LLC - AGENT FOR FORTIS</b> PO BOX 788  KIRKLAND, WA 98083-0788	Trustee Claim Number:28 INT %: 0.00% Court Claim Number:7  CLAIM: 536.87 COMMENT: NT/SCH*HSBC RETAIL/VALUE CITY	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 7529